

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Elenie Hahalis
 Debtor

Case No. 15-15010-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2016.

db +Elenie Hahalis, 1967 Sanbrook Drive, Bethlehem, PA 18015-5647
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13563289 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
 13563294 +Citibank, PO Box 22828, Rochester, NY 14692-2828
 13563298 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 13563299 +Kml Law Group Pc, Suite 5000 Bny Mellong Independence Cntr, 701 Market St,
 Philadelphia, PA 19106-1538
 13563300 +Margle Law Offices PC, 3839 Easton Avenue, Bethlehem, PA 18020-1421
 13563301 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P O Box 630267, Irving, TX 75063)
 13563302 +Ncb Management Service, 1 Allied Dr, Trevese, PA 19053-6945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Aug 23 2016 01:59:29 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2016 01:59:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2016 01:59:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13563290 +E-mail/Text: banko@berkscredit.com Aug 23 2016 01:58:53 Berks Credit & Coll, P.O. Box 329,
 Temple, PA 19560-0329
 13563291 EDI: CAPONEAUTO.COM Aug 23 2016 01:48:00 Capital One Auto Finan,
 3901 North Dallas Tollway, Plano, TX 75093
 13566196 +EDI: AISACG.COM Aug 23 2016 01:48:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 13566196 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 23 2016 02:40:39
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
 Arlington, TX 76006-1347
 13645925 +EDI: AISACG.COM Aug 23 2016 01:48:00 Capital One Auto Finance, c/o Ascension Capital Gr,
 P.O. Box 201347, Arlington, TX 76006-1347
 13645925 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 23 2016 02:41:08
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347
 13563292 +EDI: CAPITALONE.COM Aug 23 2016 01:48:00 Capital One Bank Usa N, Pob 30281,
 Salt Lake City, UT 84130-0281
 13563293 +EDI: CHASE.COM Aug 23 2016 01:48:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13563295 +EDI: CITICORP.COM Aug 23 2016 01:48:00 Citibank NA, 701 E. 60th St. N,
 Sioux Falls, SD 57104-0493
 13563296 +EDI: RCSFNBMARIN.COM Aug 23 2016 01:48:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 13563297 +EDI: DISCOVER.COM Aug 23 2016 01:48:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13585824 EDI: IRS.COM Aug 23 2016 01:48:00 Internal Revenue Service, Department of Treasury,
 Cincinnati, OH 45999-0030
 13617587 +EDI: RESURGENT.COM Aug 23 2016 01:48:00 PYOD, LLC its successors and assigns as assignee,
 of FNB, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13563303 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2016 01:59:08 Pa Dept Revenue,
 P O Box 280946, Harrisburg, PA 17128-0946

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2016 at the address(es) listed below:

JOHN EVERETT COOK on behalf of Debtor Elenie Hahalis bankruptcy@everettcooklaw.com,
G29494@notify.cincompass.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MARTIN A. MOONEY on behalf of Creditor Capital One Auto Finance tshariff@schillerknapp.com,
tshariff@ecf.courtdrive.com/kcollins@schillerknapp.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H. KALINER on behalf of Trustee MICHAEL H KALINER michaelkaliner@7trustee.net,
pa35@ecfcbis.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Elenie Hahalis</u>	Social Security number or ITIN	xxx-xx-7047
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-15010-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elenie Hahalis

8/22/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.